CLASS TITLE:

CHIEF LIFE, ACCIDENT AND HEALTH INSURANCE ANALYST

Class Code: 02621700 Pay Grade: 37A EO: A

CLASS DEFINITION:

GENERAL STATEMENT OF DUTIES: To be responsible for the work of a unit engaged in the examination and review of rating schedules and policies filed by insurers in the area of life, accident and health insurance to ensure compliance with the state insurance laws and regulations; to assist in the preparation of related health insurance regulations and standards; and to do related work as required.

SUPERVISION RECEIVED: Works under the general supervision of a superior with wide latitude for the exercise of independent judgement; work is reviewed for conformance to laws, policies, regulations and instructions.

SUPERVISION EXERCISED: Plans, organizes and reviews the work of professional, technical and clerical personnel.

ILLUSTRATIVE EXAMPLES OF WORK PERFORMED:

To be responsible for the work of a unit engaged in the examination and review of rating schedules and policies filed by insurers in the area of life, accident and health insurance to ensure compliance with the state insurance laws and regulations.

To assist in the drafting, preparation, promulgation and implementation of related insurance regulations.

To coordinate the activities of actuarial consultants and assist in the development and maintenance of minimum standards for rate regulation and for actuarial equivalence of qualified health insurance plans.

To be responsible for the review of all life, accident and health insurance policies and the review of rate filings related to health insurance to ensure compliance with laws, regulations and standards.

To supervise and participate in the review of rates, contracts and policy forms filed by insurers.

To be responsible for analyzing and assisting with consumer complaints in regard to life, accident and health insurance.

To schedule and assist in the conduct of public hearings relative to life, accident and health insurance and to assist in the preparation of decisions on these hearings.

To coordinate the activities of the section with state agencies, departments and officials.

To train staff members in the methods and procedures of life, accident and health insurance regulations.

To maintain an effective liaison with life, accident and health insurers in order to assist them and assure compliance with laws and regulations.

To be responsible for a public information program.

To do related work as required.

REQUIRED QUALIFICATIONS FOR APPOINTMENT:

KNOWLEDGES, SKILLS AND CAPACITIES: A thorough knowledge of the state laws regulating life, accident and health insurance and the ability to enforce these laws; a working knowledge of the methods and procedures used in formulating life, accident and health insurance regulations and standards; a working knowledge of life, accident and health insurance contracts and terminology and the ability to supervise a unit engaged in reviewing life, accident and health insurance policy and rate fillings; a working knowledge of products available from insurers; a working knowledge of contract law and the

concepts of risk in insurance; a familiarity with actuarial consultants; the ability to conduct public hearings and to render decisions on those hearings; the ability to train staff members; the ability to prepare regulations, standards and other written materials and reports; the ability to maintain effective working relationships with life, accident and health insurers, government officials and the general public; and related capacities and abilities.

EDUCATION AND EXPERIENCE:

<u>Education</u>: Such as may have been gained through: graduation from a college of recognized standing, including or supplemented by completion of courses in accounting and insurance; and

<u>Experience</u>: Such as may have been gained through: professional employment in a responsible supervisory position in the field of life, accident and health insurance.

<u>Or</u>, any combination of education and experience that shall be substantially equivalent to the above education and experience.

Class Revised: November 8, 1987

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